

WESTHORPE PARISH COUNCIL

RISK ASSESSMENT FOR YEAR ENDING 31 MARCH 2026

Topic	Risk Identified	Risk H/M/L	Management of Risk	Action	Check Frequency
Precept	Agreed at full Council meeting	L	Minute to show amount agreed	RFO to check	13.01.26
	Not paid by BMSDC	L	Confirmation of receipt by BMSDC	RFO to check	23.01.26
	Not submitted	L	Confirm receipt	RFO to check	10.04.25 & 08.09.25
	Adequacy of precept	L	Budget process followed - formal budget not set until Council tax base known	RFO/Council to check	13.01.26
	Monitoring of precept/budget	L	Quarterly receipt of budget to actual	RFO to action	Twice yearly
Other Income	BACS banking used by Debtors	L	Check to bank statements	Annual review of controls	At each meeting
	BACS banking used for Precept	L	Review of bank account details	Clerk	Annually
Salaries	Wrong salary/hours/rate paid	L	Check salary/check hours and rate	Signatory to verify	At authorisation
	Wrong NI or Income Tax deductions	L	Check PAYE calculations	Signatory to verify	At authorisation
	Monies paid to HMRC	L	Check bank reconciliations	Signatory to verify	At meeting
Direct Costs and overhead expenses	Goods not supplied to Council	L	Follow up on orders	RFO to check	When req'd
	Invoice incorrectly calculated/recorded	L	Check calculations and perform bank reconciliation at each meeting	RFO/Council to check	At meeting
	Payment procedures - bank transfer	L	Two of three signatories are required to sign cheques	Members	When req'd
	Amount payable is excessive	L	Signatory will review invoice as per amount agreed	Members	Before authorisation
	Amount payable is to wrong party	L	Signatory will review invoice as per amount agreed	Members	Before authorisation
	Orders placed by the Council		Orders placed in accordance with Council's Financial Regulations	RFO/Council to check	When req'd
Grants & Support	No power to pay or no evidence of agreement of Council to pay	L	Minute to show amount agreed	RFO to check	When req'd

Topic	Risk Identified	Risk	Management of Risk	Staff Action	Audit Check
		H/M/L			Frequenc y
	Conditions agreed	L	Agree and document any reasonable conditions	RFO to check	When req'd
VAT	VAT analysis	L	All items listed in cash book	RFO to verify	Annually
	Charged on purchases	L	Consider items per cash book	RFO to verify	Annually
	Claimed within time limits	L	Agree returns submitted	RFO to verify	Annually
Reserves	Adequacy	L	Consider at budget setting	Council to check	13.01.26
		L	Known reserves ring-fenced	Council to check	Monitored
		L	Movement between reserves by resolution	RFO to check	When req'd
Assets	Loss, damage	L	Annual inspection, update insurance and asset registers	Member/RFO opinion	Annually
	Risk or damage to third party property	L	Review adequacy of Public Liability Insurance	RFO to check	Annually
Staff	Loss of key personnel (Clerk)	L	Hours, health, stress, training, long term sick - risk managed as required	Chair to review	Annually
	Fraud by staff	L	Fidelity Guarantee value appropriately set	Council to review annually	Annually
	Key Personnel	L	The position of Proper Officer / Clerk/ Responsible Financial Officer (RFO) is filled by one person	Council	Annually
Loss	Consequential loss due to critical damage or third-party performance	L	Review adequacy of Insurance Cover	Council to review	Annually
Maintenance	Reduced value of assets	M	Annual maintenance inspection	Council to review	Annually

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		H/M/L			
Financial Records	Inadequate records	L	Council provides access to training as an unqualified Clerk/RFO has been appointed to manage the Council's financial affairs	Council	Ongoing
	Loss of records	L	Office 365 used - 1TB of cloud storage	Clerk	Annually
	RFO knowledge	L	Council provides access to training	Council	Ongoing
Council's Records	Access to records held on Council laptop	L	Computer is password protected	Clerk	Annually
		L	Office 365 is password protected	Clerk	Annually
		L	Records are held in the Cloud	Clerk	Annually
	Cyber security and risk of cyber attack	L	Council uses .gov.uk email addresses for council communications	Council	Ongoing
Minutes	Accurate	L	Review at next scheduled meeting Signed and paginated	Members Chair / Clerk	At each meeting
Members Interests	Pecuniary Interests	L	Declaration of interests to be minuted and any conflict addressed as appropriate Reminder to review at Annual Council Meeting	Members	At each meeting Annually
Personal Data	GDPR Regulations and compliance with regulations for the processing of personal data held by the Parish Council	L	Council has procedures in place for analysis of personal data held; knows the lawful basis for processing and documenting personal data; has privacy information available to individuals; has process to dispose of personal data; has procedures to respond to requests for data; has processes to identify, report, manage and resolve any personal data breaches	Council	Annually

Topic	Risk Identified	Risk H/M/L	Management of Risk	Staff Action	Audit Check
Website	Website Security Certificate	L	Security certificate added to website by website host	Suffolk Cloud	Annually
	Digital accessibility of website	L	Website host has confirmed website conforms to latest accessibility standards	Suffolk Cloud	Nov 2025
	Standards for web content	L	Link description added to link	Clerk	On upload
	Accessibility of website	L	Accessibility statement on website	Clerk	Annually
	Accessibility of web content	L	Documents checked they conform to accessibility requirements	Clerk	On upload

Reviewed: 27 February 2026